

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address  
Kristin A. Zilberstein, Esq. (SBN: 200041)  
Jennifer R. Bergh, Esq. (SBN 305219)  
Adam P. Thursby, Esq. (SBN 318465)  
LAW OFFICES OF MICHELLE GHIDOTTI  
1920 Old Tustin Ave.  
Santa Ana, CA 92705  
Ph: (949) 427-2010 ext. 1010  
Fax: (949) 427-2732  
kzilberstein@ghidottilaw.com

FOR COURT USE ONLY

FILED & ENTERED

SEP 28 2018

CLERK U.S. BANKRUPTCY COURT  
Central District of California  
BY rust DEPUTY CLERK

Attorney for Movant  
 Movant appearing without an attorney

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA - NORTHERN DIVISION

In re:  
Arthur C Reynoso, Jr.  
Rachelle M Reynoso

CASE NO.: 9:13-bk-11608-DS  
CHAPTER: 13

ORDER GRANTING MOTION FOR  
RELIEF FROM THE AUTOMATIC  
STAY UNDER 11 U.S.C. § 362  
(REAL PROPERTY)

DATE: 9/26/2018  
TIME: 2:00 PM  
COURTROOM: 201  
PLACE: 1415 State Street, Santa Barbara, CA 93101

Debtor(s).

**Movant:** Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust as Owner Trustee of the Residential Credit Opportunities Trust III, its successors and/or assigns

1. The Motion was:  Opposed  Unopposed  Settled by stipulation
2. The Motion affects the following real property (Property):

Street address: 1210 Seaward Drive  
Unit/suite number: \_\_\_\_\_  
City, state, zip code: Santa Maria, CA 93454

Legal description or document recording number (including county of recording): 2007-0010556 County of Santa Barbara

See attached page.

3. The Motion is granted under:
  - a.  11 U.S.C. § 362(d)(1)
  - b.  11 U.S.C. § 362(d)(2)
  - c.  11 U.S.C. § 362(d)(3)
  - d.  11 U.S.C. § 362(d)(4). The filing of the bankruptcy petition was part of a scheme to hinder, delay, or defraud creditors that involved:
    - (1)  The transfer of all or part ownership of, or other interest in, the Property without the consent of the secured creditor or court approval; and/or
    - (2)  Multiple bankruptcy cases affecting the Property.
    - (3)  The court  makes  does not make  cannot make a finding that the Debtor was involved in this scheme.
4.  As to Movant, its successors, transferees and assigns, the stay of 11 U.S.C. § 362(a) is:
  - a.  Terminated as to the Debtor and the Debtor's bankruptcy estate.
  - b.  Modified or conditioned as set forth in Exhibit \_\_\_\_\_ to this order.
  - c.  Annulled retroactively to the bankruptcy petition date. Any postpetition acts taken by Movant to enforce its remedies regarding the Property do not constitute a violation of the stay.
5.  Movant may enforce its remedies to foreclose upon and obtain possession of the Property in accordance with applicable nonbankruptcy law, but may not pursue any deficiency claim against the Debtor or property of the estate except by filing a proof of claim pursuant to 11 U.S.C. § 501.
6.  Movant must not conduct a foreclosure sale of the Property before (date) \_\_\_\_\_.
7.  The stay shall remain in effect subject to the terms and conditions set forth in the Adequate Protection Agreement contained within this order.
8.  In chapter 13 cases, the trustee must not make any further payments on account of Movant's secured claim after entry of this order. The secured portion of Movant's claim is deemed withdrawn upon entry of this order without prejudice to Movant's right to file an amended unsecured claim for any deficiency. Absent a stipulation or order to the contrary, Movant must return to the trustee any payments received from the trustee on account of Movant's secured claim after entry of this order.
9.  The co-debtor stay of 11 U.S.C. § 1201(a) or § 1301(a) is terminated, modified or annulled as to the co-debtor, as to the same terms and conditions as to the Debtor.
10.  The 14-day stay as provided in FRBP 4001(a)(3) is waived.
11. This order is binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of the Bankruptcy Code.
12. Movant, or its agents, may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout or loss mitigation agreement. Movant, through its servicing agent, may contact the Debtor by telephone or written correspondence to offer such an agreement.

13. Upon entry of this order, for purposes of Cal. Civ. Code § 2923.5, the Debtor is a borrower as defined in Cal. Civ. Code § 2920.5(c)(2)(C).
14.  A designated law enforcement officer may evict the Debtor and any other occupant from the Property regardless of any future bankruptcy case concerning the Property for a period of 180 days from the hearing of this Motion
  - (a)  without further notice.
  - (b)  upon recording of a copy of this order or giving appropriate notice of its entry in compliance with applicable nonbankruptcy law.
15.  This order is binding and effective in any bankruptcy case commenced by or against the Debtor for a period of 180 days, so that no further automatic stay shall arise in that case as to the Property.
16.  This order is binding and effective in any bankruptcy case commenced by or against any debtor who claims any interest in the Property for a period of 180 days from the hearing of this Motion:
  - (a)  without further notice.
  - (b)  upon recording of a copy of this order or giving appropriate notice of its entry in compliance with applicable nonbankruptcy law.
17.  This order is binding and effective in any future bankruptcy case, no matter who the debtor may be
  - (a)  without further notice.
  - (b)  upon recording of a copy of this order or giving appropriate notice of its entry in compliance with applicable nonbankruptcy law.
18.  Other (specify):

###

Date: September 28, 2018



Deborah J. Saltzman  
United States Bankruptcy Judge